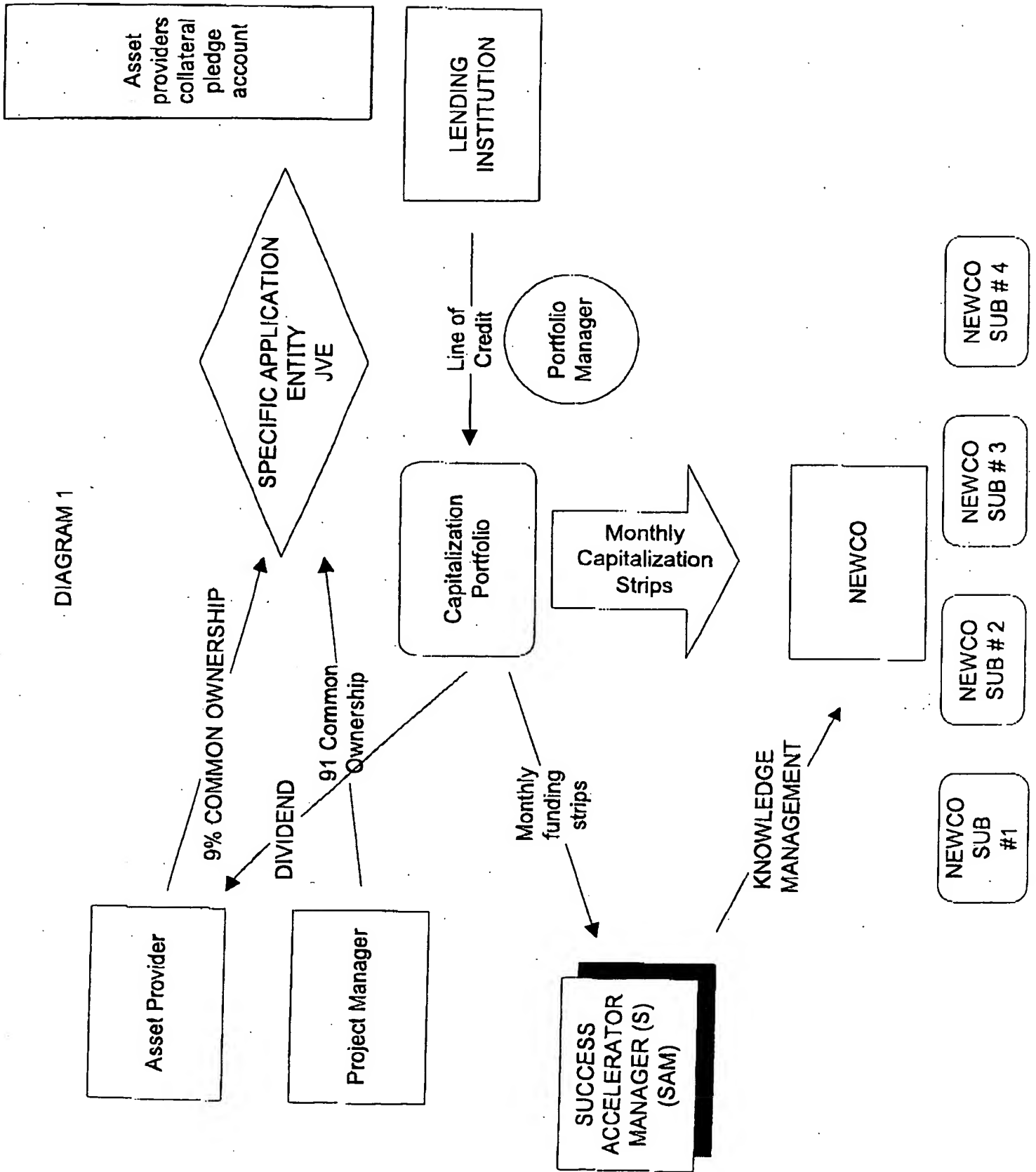


DIAGRAM 1



Bonds should be 3 year maturity or greater, with BBa rating or higher.

Diagram 2

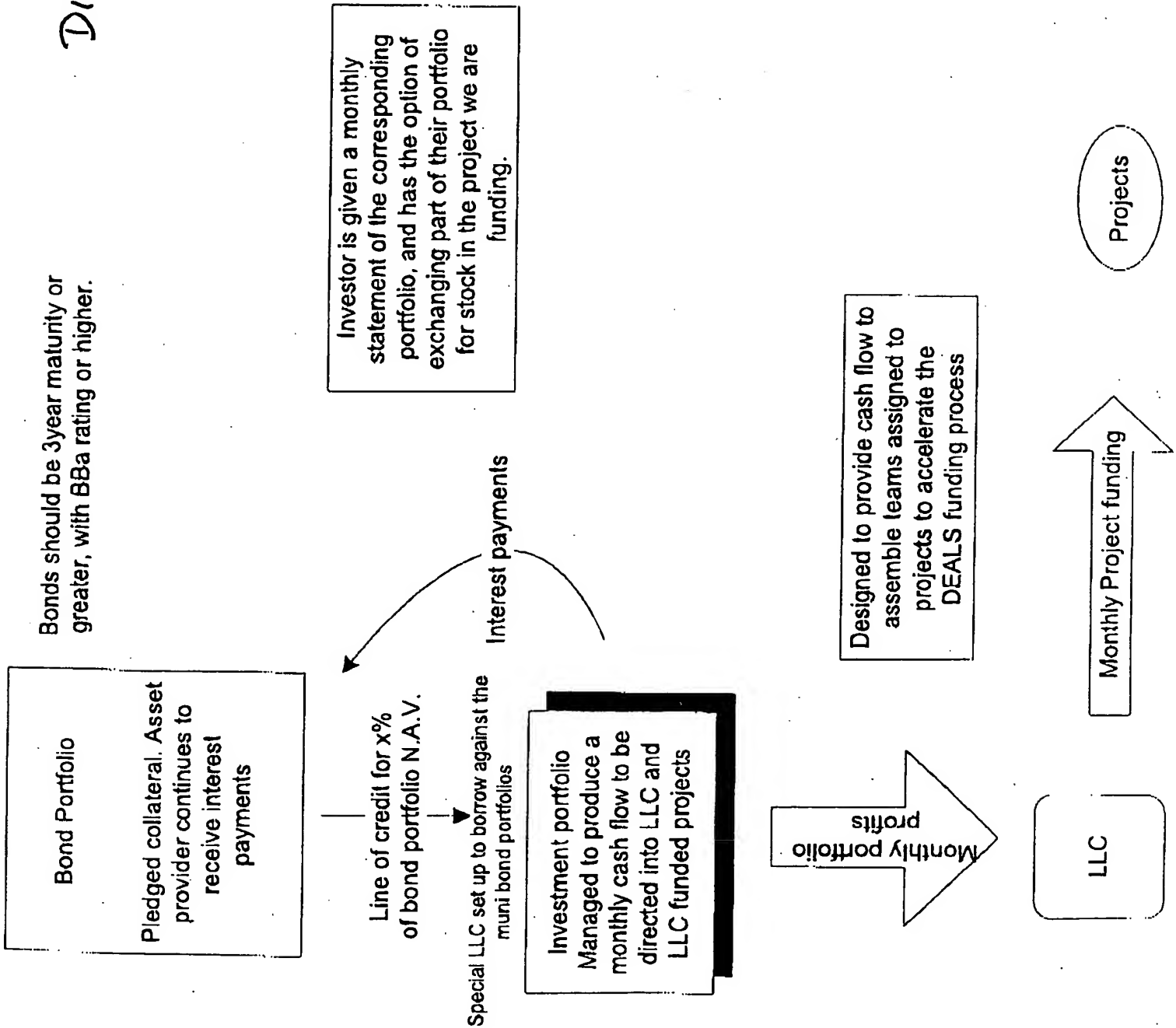
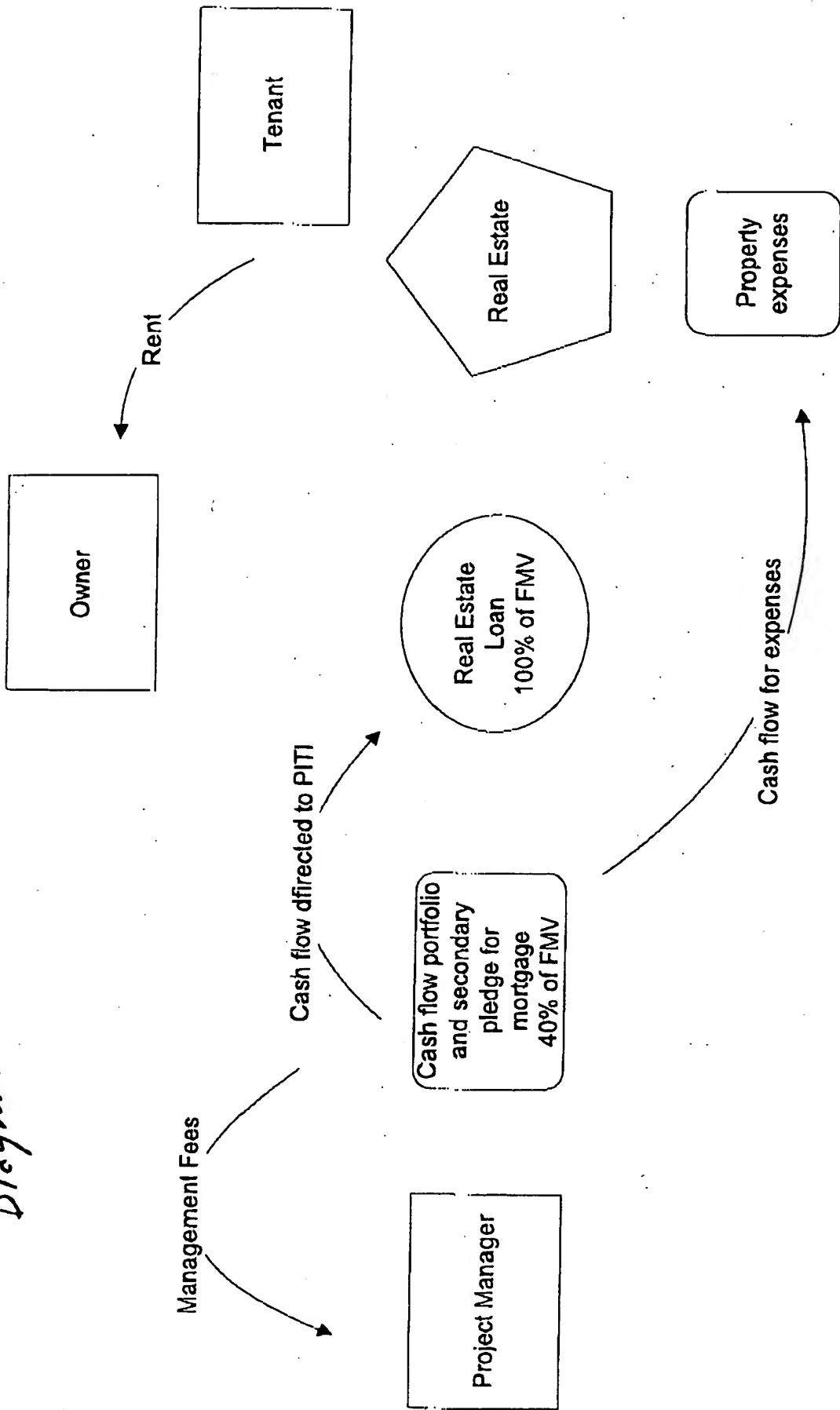


Diagram 3



PITI=Principal, Interest, Taxes, and Insurance.

Diagram 4

